

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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CENTRAL FAX CENTER

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**OFFICIAL**

Examiner: Nicholas D. Rosen

FOR: METHOD, APPARATUS AND PROCESSES FOR REAL-TIME  
INTERACTIVE ONLINE ORDERING AND RE-ORDERING AND  
OVER THE COUNTER PURCHASING WITH REBATE, SAVING,  
AND INVESTING PROCESSES

## AMENDED APPLICATION

## BACKGROUND OF THE INVENTION

## a) Field Of Invention:

I hereby claim the priority benefit of provisional applications 60/090,698, filed June 24, 1998, and 60/3033,532, filed May 10, 1999. This invention relates to a system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-

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Interactive Re-Ordering sub-system and methods and processes for operating this system. The system is used for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing for a plurality of purchasers who are in fact group purchasing yet purchasing individually from merchants for goods, products or services and who obtain rebates which are invested. The system is further used while real-time interactive online direct ordering and automatic re-ordering of said goods or services by way of real-time interactive online transactions in showrooms (CyberShowRooms) and showcases (CyberShowCases) and while directly communicating with the servicing salesperson (CyberSalesPersons). The present invention also encompasses means for interfacing with wholesaler warehousing and distribution systems. The purpose for the present invention is to bring forth a means for an extremely unique purchasing experience whereby individual consumers and individual merchants can purchase all types of goods and services and take advantage of the savings brought about by volume purchasing of these goods, products and services. It is further envisioned that the savings realized by volume purchasing will be placed in consumer's retirement investing accounts thereby giving the consumer added funds for retirement and other purposes. The present invention solves these problems.

**Rebates, Saving and Investing:**

**The Need For Action.** American workers generally need three elements to ensure financial security in retirement: (1) Social Security; (2) an employer-provided pension plan; and (3) personal

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retirement savings. Currently, Social Security is the sole source of income for 18 percent of all elderly Americans, and the primary source for two-thirds of all senior citizens. For over five years, the President has worked with Congress to expand pension coverage, make pensions more secure, and simplify pension plan administration. Despite these achievements, the personal savings rate among Americans remains too low, and many workers do not have pension coverage through their employers. Research shows that:

More than 50 million employees – half of All-American workers, are not covered by a pension plan;

Only 305 percent of private sector workers under age 25 are covered by a pension plan;

Only 21 percent of private sector workers earning under \$305,000 a year are covered by a pension plan;

Only 24 percent of full-time workers in firms with fewer than 100 employees are covered by a pension plan

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**b) Description Of The Related Art**

I could find no prior art relating to a system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, and Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system methods and processes for operating this system. Nor, could I find prior art for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing for a plurality of purchasers who are in fact group purchasing yet purchasing individually from merchants for goods, products or services and who obtain rebates which are invested while real-time interactive online direct ordering and automatic re-ordering of said goods or services by way of real-time interactive online showrooms (CyberShowRooms) and showcases (CyberShowCases) and directly communicating with the servicing salesperson (CyberSalesPersons)

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### BRIEF SUMMARY OF THE INVENTION

The Invention encompasses technology that relates to a system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system and methods and processes for operating this system. The system will greatly facilitate the sale of goods and services while providing customers with a means to painlessly funding their Individual Retirement Accounts. While doing so, the present invention provides a novel volume purchasing and rebate business method sub-system having a volume purchasing rebate that addresses a purchaser's long term need to provide for his retirement security. In accordance with the principles of the present invention, a volume purchasing and rebate system is disclosed in which a monetary volume purchasing rebate for volume purchasing or purchasing of excess inventory and capacity is transferred to the purchaser's retirement account. The volume purchasing and rebate system of the present invention thereby provides the purchaser with volume purchasing rebate for volume purchasing goods and services and purchasing excess inventory and capacity that addresses the purchaser's long-term need of providing for his retirement security.

It is another primary object of the present invention to provide technology that will greatly facilitate the volume purchase and sale of goods and services and to provide a means for real-time

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interactive online ordering and the re-ordering of said goods and services while also providing customers with a means to painlessly fund their Individual Retirement Accounts.

The present invention also provides a method for purchasing goods, products or services and obtain and invest rebates using a plurality of purchasers who have an option of volume purchasing and obtaining rebates and/or purchasing excess inventory and obtaining rebates. This option derives from many factors to include, consultation with the Certified Purchasing Planner (CPP), or as a result of a decision based upon researching volume purchasing and excess inventory or capacity purchasing opportunities and options with the ordering or control monitoring unit and the purchasing facilitation systems unit (VPR Appliance or On-site Computer) of the present invention. Volume purchasing or excess inventory or capacity purchasing opportunities and options can also be downloaded to the purchaser based upon the purchasers past purchasing trends and desires. The reordering reader or the opening station can be used for reordering of goods, products or services. Purchasers will use various purchasing cards to include VPR credit cards, VPR debit cards, VPR smart cards or any other type card suitable for present invention purchasing. Input devices such as card reader, and terminal, interfacing with the VPR Appliance or On-site Computer, which can allow said VPR credit cards, VPR debit cards, VPR smart cards or any other type card pay for the selected goods, products or service and facilitate rebates for the purchasers investment account.

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Another segment of the present invention brings forth a means for the VPR Appliance or On-site Computer generally to interfaces with ShowRooms, ShowCases containing or Salespersons systems and using remote means to for the VPR Appliance or On-site Computer to control closed-circuit television purchasing systems using either cameras in a fixed location or cameras that are mounted for movement along a track, dome or stand to provide automatic acquisition of a product object in response to an command signal or the like.

The present invention also includes methods of simulating the motion of real-time shopping through the VPR Appliance or On-site Computer controlling the use of pan, tilt and zoom cameras, which enhance product presentation through motion etc. In the case of an operator-attended purchasing system, the human operator may attempt to respond to the command signal by operating system controls to reposition the camera carriage and to adjust the camera direction, etc. so that an image of the product is obtained.

The present invention also includes means and methods whereby shoppers/buyers use the VPR Appliance or On-site Computer to virtually shop at regional as well as international establishments without leaving the comfort of their homes and businesses. However, purchased products are pre-positioned at strategic locations to speed up delivery to the purchaser etc.

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This segment of the present invention also interfaces with the VPR Appliance or On-site Computer and relates to a new and improved merchant's CyberShowCase which has for its principal purpose to provide a moving and adjustable CCTV system for motorized revolving platform and hanger systems on which the product to be pictured rests and also for a multi-colored backdrop system which is positioned behind the product in the line of sight of the camera. The multi-colored backdrop is preferably illuminated from behind with rear view projection or from the front with either a white light or a light having appropriate color filter. The projectioned or multi-colored backdrop provides a wide variety of scenes as background for the product being photographed.

This apparatus also encompasses means and methods of giving the presented product motion through the use of pan-tilt-zoom cameras and moving platforms and racks located in the CyberShowCase. Not only do these devices provide motion, but they also present multiple viewing angles to make product presentation more appealing.

The CyberShowCase may be used either as a stationary or mobile showcase. Accordingly, it is a principal product of the present invention to provide an equipment bay on wheels, which contains the equipment and systems to facilitate CCTV production.

Another feature of the Cybershowcase is the fact it is readily transportable, easily adjustable in many different positions and adaptable to a wide variety of conditions to photography products.

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The present invention further encompasses means and methods of simulating the shopper actually being in the showroom with a salesperson known as a CyberSalesPerson showing the product. The CyberSalesPerson is equipped with the means to effectively communicate (audio and video) online real-time with the shopper (retail customer) or buyer (wholesale customer) being serviced. These systems interface with the VPR Appliance or On-site Computer.

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### BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 Illustrates the modular structure of the Real-time interactive online product and services ordering and re-ordering system.

FIG. 2 Illustrates the Real-time interactive online Volume Purchase Rebate Appliance.

FIG. 3 Illustrates Online Buyer's and Seller's (CyberSalesPerson) Sub-Systems.

FIG. 4 Illustrates the Real-time interactive online product and services re-ordering sub-systems.

FIG. 5 Illustrates a systems diagram showing the Real-time interactive online product and services ordering re-ordering sub-systems and VPR Appliance or On-site Computer, which are located in Homes.

FIG. 6 Illustrates a systems diagram showing the Merchant Real-time interactive online product and services ordering re-ordering sub-systems and VPR Appliance or On-site Computer, which are located in Commercial Buildings.

FIG. 7 Illustrates a systems diagram showing a home and commercial building with the Real-time interactive online product and services ordering and re-ordering System, VPR Appliance or On-site Computer payment card and terminal.

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**FIG. 8 Illustrates the Real-time interactive online, over-the- counter purchasing systems network diagram.**

**FIG. 9 Illustrates the WorldWholesaler Concept for Merchant Buyers.**

**FIG. 10 Illustrates the WorldMall Concept for Individual Shoppers.**

**FIG. 11 Illustrates a Top View of the CyberShowRoom Concept.**

**FIG. 12 Illustrates an End View of the CyberShowRoom Concept.**

**FIG. 13 Illustrates the Remote Operated Online Product Demonstration System (CyberShowCase) Concept Comprising.**

**FIG. 14. Illustrates Normal Distribution and Mark-Up.**

**FIG. 15 Illustrates Individual Internet Purchasing and Distribution Cycle.**

**FIG. 16 Illustrates Commercial Purchaser Internet Purchasing and Distribution Cycle**

**FIG. 17 Illustrates How Mark-Up is Eliminated and Rebates Added.**

**FIG. 18 Illustrates Over-The-Counter Purchasing and Rebates**

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## DESCRIPTION OF THE PREFERRED EMBODIMENT

For the purposes of promoting an understanding of the principles of the invention, references will now be made to the embodiment illustrated in the drawings and specific language will be used to describe the same. It will nevertheless be understood that no limitation of the scope of the invention is thereby intended. Any alteration and further modification in the described embodiment, and any further applications of the principles of the invention as described herein are contemplated as would normally occur to one skilled in the art to which the invention relates.

FIG. 1 Illustrates the modular structure of the Real-time interactive online product and services ordering and re-ordering sub-system in accordance with the present invention. The diagram shows a remote re-ordering sub-system 1, a product opening/unsealing station with a ordering sub-system 2, with a barcode type reader 2A, and a RF type reader 2B, a monitor 3(touch screen or regular) and a VPR Appliance 100.

FIG. 2 Illustrates the Real-time interactive online Volume Purchase Rebate Appliance;

The VPR Appliance 100 or On-site Computer 3A consist of the main computer/server with recording systems module 102 the monitoring, metering etc., microprocessor and universal bar-code ROM microprocessor systems module 104, the control/relay module 105, the microprocessor bus 106, the computer/server bus 110, the control/relay bus 107, the power bus 108, and the aux. battery 101.

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**FIG. 3 Illustrates Online Buyer's and Seller's (CyberSalesPerson) Sub-Systems;** The Buyers Sub-System includes a product opening/unsealing station with a ordering sub-system 2, with a barcode type reader 2A, and a RF type reader 2B, a camera system 6 with microphone 6C and video display monitor 3 interfaced with the VPR Appliance 100 or On-site Computer 3A that communicates 5 & 6A by wireless, online or otherwise with the Seller Sub-System (which includes various cameras such as; a finger bracket camera 8 - 8E, eyeglass, cap, beeper etc. covert cameras 9A and various other camera systems which are mounted on tripods 10, or any other type stand or mount) the CyberShowCase and the CyberShowRoom systems. The CyberSalesPerson is also equipped with a R/T capable Headset 7, that has a microphone 7A, earphones 7B and mini-radio unit w/ antenna 7C.

**FIG. 4 Illustrates the Real-time interactive online product and services re-ordering sub-systems;** These sub-systems 1, interface with a VPR Appliance 100 or On-site Computer 3A by way of direct wire 4A, Infrared frequency signal 4B, RF Signal 4C and Laser Signal 4D to the VPR Appliance or On-site Computer communication bus 4K, whereby signals are processed in the communications module 4G.

**FIG. 5 Illustrates a systems diagram showing the Real-time interactive online product and services ordering re-ordering sub-systems and VPR Appliance or On-site Computer, which are located in Homes;** The diagram shows a layout of the system modules with a signal 11A from the VPR

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Appliance 100 or On-site Computer 3A being transmitted to the Area/Local VPR Computer 301 which interface with other VPR Appliance 100 or On-site Computer 3A which further interface with real-time interactive online showrooms (CyberShowRooms) and showcases (CyberShowCases) and with servicing salesperson (CyberSalesPersons) where transactions are made for purchases of appliances, clothing, groceries and many other types of consumer and commercial goods and services. Area/Local Business Owners can also advertise other goods or products for Excess Inventory Purchasing and advertise their services here for Excess Capacity Purchasing instead of with costly TV, Yellow Pages etc. The Regional VPR Computer 303 interface with other VPR Appliance 100 or On-site Computer 3A which further interface with real-time interactive online showrooms (CyberShowRooms) and showcases (CyberShowCases) and with servicing salesperson (CyberSalesPersons) where transactions are made for purchases to include security, fire and carbon monoxide monitoring monitoring services, telecommunications, natural gas, electricity, fuel oil, and other HVAC products and services. Purchase funds are debited from the purchasers account at the VPR System Credit Union 304 with payment going to the seller's bank 305, and rebates going to the purchasers investment company 306. The Certified Purchasing Planner 17 uses a system computer 17A to monitor and advise the purchaser of the best means to increase rebates etc.

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FIG. 6 Illustrates a systems diagram showing the Merchant Real-time interactive online product and services ordering re-ordering sub-systems and VPR Appliance or On-site Computer, which are located in Commercial Buildings; The diagram shows a layout of the system with a card reader 1, and terminal 9, interfacing with the VPR Appliance 100 or On-site Computer 3A, which can allow the use of VPR credit cards 1B, VPR debit cards 1A, VPR smart cards 1C or any other type card. The signal from the VPR Appliance 100 or On-site Computer 3A being transmitted to the Area/Local VPR Computer 301 which interface with other VPR Appliance 100 or On-site Computer 3A which further interface with real-time interactive online showrooms (CyberShowRooms) and showcases (CyberShowCases) and with servicing salesperson (CyberSalesPersons) where wholesale transactions are made for purchases of appliances, clothing, groceries and many other types of consumer and commercial goods and services. Area/Local Business Owners can also advertise other goods or products for Excess Inventory Purchasing and advertise their services here for Excess Capacity Purchasing instead of with costly TV, Yellow Pages etc. The Regional VPR Computer 303 interface with other VPR Appliance 100 or On-site Computer 3A which further interface with real-time interactive online showrooms (CyberShowRooms) and showcases (CyberShowCases) and with servicing salesperson (CyberSalesPersons) where wholesale transactions are made for purchases include security, fire and carbon monoxide monitoring monitoring services, telecommunications, natural gas, electricity, fuel oil, and other HVAC products and services. Purchase funds are debited from the purchasers account at

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the VPR System Credit Union 304 with payment going to the seller's bank 305, and rebates going to the purchasers investment company 306. The Certified Purchasing Planner 17 uses a system computer 17A to monitor and advise the purchaser of the best means to increase rebates etc.

FIG. 7 Illustrates a systems diagram showing a home and commercial building with the Real-time interactive online product and services ordering and re-ordering System and VPR Appliance 100 or On-site Computer 3A; The diagram shows a layout of the system modules located in Homes 11 and Commercial Buildings 18 wherein Purchasers will use various purchasing cards to include VPR credit cards 1B, VPR debit cards 1A, VPR smart cards 1C or any other type card suitable for present invention purchasing. Input devices such as card reader 1, and terminal 9, interfacing with the VPR Appliance 100 or On-site Computer 3A, which can allow said VPR credit cards 1B, VPR debit cards 1A, VPR smart cards 1C or any other type card pay for the selected goods, products or service and facilitate rebates for the purchasers investment account. It also shows a signal from the VPR Appliance 100 or On-site Computer 3A being transmitted to the Area/Local VPR Computer 301 where orders from all over the area are combined and volume purchases are made from local vendors for appliances and gifts 301A, clothing 301B, groceries 301F, autos 301 C, sports and entertainment 301D and many other types of consumer and commercial goods and services 301E. Area/Local Business Owners can also advertise other goods or products for Excess Inventory Purchasing and advertise their services here for

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Excess Capacity Purchasing instead of with costly TV, Yellow Pages etc. The Regional VPR Computer 303 facilitates non-local volume purchases. To include security, fire and carbon monoxide monitoring services 303E, telecommunications 303G, natural gas and fuel oil 303B, electricity 303A, airline tickets etc. 303D and other products 303C and 303F and services.

FIG. 8 Illustrates the Real-time interactive online, over-the-counter purchasing systems network diagram; The diagram shows the product and services ordering and re-ordering System and VPR Appliance or On-site Computer, which are located in the home 11 or in a variety of establishments that represent the various type businesses (food 20A, housing 20B, apparel 20C, transportation 20D, health care and insurance 20E, entertainment and recreation 20F) the government uses for economic indicators. The diagram shows all types of persons that make Over-The-Counter Volume Purchases 19, who make over the counter purchases from merchants who have the VPR Appliance 100 or On-site Computer 3A. The diagram further shows the interface between the VPR Appliance 100 or On-site Computer 3A and network local/area mainframes 301 and regional super computers 303. The mainframe 301 and super computer 303 contain as much as possible the complete universal barcode database and they constantly monitor and query each other as well as the databases of affiliate wholesaler's 303C and manufacturers 303H.

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FIG. 9. Illustrates the WorldWholesaler Concept for Merchant Buyers; The diagram shows countries around the world 26 and the product and services ordering and re-ordering CyberSalesPerson Sub--System (represented by headsets) and CyberShowCases or CyberShowRooms (represented by cameras) interfacing with VPR Appliance 100, which are located in a variety of establishments that represent wholesaler venues 23, factories 24, small retail establishments 25, To accomplish this strategy, the VPR Organization will acquire or affiliate with all types of stores, shops, 18, 20A, 20B, 20C, 20D, 20E, 20F, and other establishments from around the world. The VPR Organization will use these stores, shops, 18, 20A, 20B, 20C, 20D, 20E, 20F, and establishments as Cyber showrooms etc., and ship goods to customers from more centralized warehouses etc.

FIG. 10 Illustrates the WorldMall Concept for Individual Shoppers; The diagram shows countries around the world and the product and services ordering and re-ordering CyberSalesPerson Sub--System (represented by headsets) and CyberShowCases or CyberShowRooms (represented by cameras) interfacing with VPR Appliance 100,, which are located in a variety of establishments that represent small retail establishments 25, and home office establishments 27. To accomplish this strategy, the VPR Organization will acquire or affiliate with all types of stores, shops, 18, 20A, 20B, 20C, 20D, 20E, 20F, and other of establishments from around the world. The VPR Organization will use these stores, shops, 18, 20A, 20B, 20C, 20D, 20E, 20F, and establishments as

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CybershowRooms etc., and ship goods to customers from more centralized warehouses etc.

**FIG. 11 Illustrates a Top View of the CyberShowRoom Concept;** It shows the interior of a shop, showroom, or tradeshow booth 28 in which there is installed a CCTV purchasing system in accordance with the present invention. The CCTV purchasing system includes pan, tilt, and zoom cameras that are mounted on a track 28C , or in domes 28B or on a variety of stands 28F. The pan, tilt, zoom cameras are movably supported on an elongated tracks or rails or in domes which are suspended from the ceiling or from the walls of the CyberShowRoom. Signals from the cameras are processed, digitally recorded in the VPR Appliance 100 or On-site Computer 3A and transmitted as the situation dictates. These cameras allow real-time interactive online viewing of the shop, showroom, or tradeshow booth floor or see inside glass counters 28D and showcases 28E from anywhere in the world. The systems brings movement and interactive functionality to a web site allow users to see and interact with each other and to virtually visit and browse through venues worldwide.. In essence, the video systems become proxy eyes and the audio systems become the proxy ears and voices of the clients. Thus, if two of more people are a long distance apart and have a need for face to face discussion, or a need to view information or objects while conducting the face to face discussion, using the technology will save them a great deal of time and money. The systems will be easy to use and relatively low in cost.

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FIG. 12 Illustrates an End View of the CyberShowRoom Concept; It shows an Over-the Counter-Shopper 19 in the interior of a CyberShowroom, or tradeshow booth 28A in which there is installed a CCTV purchasing system in accordance with the present invention. The CCTV purchasing system includes pan, tilt, and zoom cameras that are mounted on a track 28C , or in domes 28B. The pan 28G, tilt 28H, zoom 28I, cameras are movably supported on an elongated tracks or rails or in domes which are suspended from the ceiling or from the walls of the CyberShowRoom. Signals from the cameras and from wireless receiving and transmitting devices such as Buyers and Sellers Sub-Systems are received by the wireless antenna 28J and transmitted from the wireless transmitter antenna 28K whereupon the signals are conveyed to, processed, and digitally recorded in the VPR Appliance 100 or On-site Computer 3A and transmitted as the situation dictates. These cameras and other showcase cameras 28M, allow real-time interactive online viewing of the shop, showroom, or tradeshow booth floor or see inside glass counters 28D and showcases 28E from anywhere in the world. The venue entry and exit detection beam 29K automatically notify shop personnel when an Over-The-Counter shopper 19 enters or leaves the site and makes adjustments to the VPR Appliance 100 or On-site Computer 3A as appropriate. The systems brings movement and interactive functionality to a web site allow users to see and interact with each other and to virtually visit and browse through venues worldwide.. In essence, the video systems become proxy eyes and the audio systems become the proxy ears and voices of the clients. Thus, if two or more people are a long distance apart and have a need for face to face discussion, or a need to view information or

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objects while conducting the face to face discussion, using the technology will save them a great deal of time and money. The systems will be easy to use and relatively low in cost.

**FIG. 13 Illustrates the Remote Operated Online Product Demonstration System (CyberShowCase) Concept Comprising:**

A merchandise display apparatus that allows real-time interactive online viewing of objects or information. The apparatus includes means for a shopper to use his/her VPR Appliance 100 or On-site Computer 3A as appropriate and call up the unit, view the merchandise and if desired, get a much better full view of the displayed merchandise by controlling the motorized revolving hanger rack 29B, the motorized revolving platform 29H, cameras 29D, and other components of the unit. During normal operations, the cameras 29D view the merchandise from a position forwardly of the motorized revolving hanger rack 29B and the motorized revolving platform 29H which is above the equipment bay 29I of the unit. Displayed merchandise is illuminated by one or more track mounted floodlights 29C and adjustable light rails 29F. To the CCTV camera 29D, the displayed merchandise stands out in space, the motorized revolving platform 29H and motorized revolving hanger rack 29B being concealed by the direction from which the product is viewed. When it is desired to position the camera above the product the lower edge of the backdrop may be curved forwardly all along the motorized revolving platform 29H thereby concealing the motorized revolving platform from the picture taken. A principal feature of the present invention is the means for changing

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the scene comprising a multi-colored backlight system 29M, a rear screen projection system 29N, and a white backdrop system 29O. The unit's communication system is contained in the VPR equipment bay 29I allows full-duplex communications with signals being conveyed through the system antenna 29A or by some other means. The unit also allows wide adjustability of components, the pan, tilt, and zoom cameras 29D are adjustable in elevation by moving the cameras mounting slide along the adjustable camera racks w/conduit 29G.

**FIG. 14 Illustrates Normal Distribution and Mark-Up,** it shows the normal goods, products or services distribution chain and shows how the cost of said goods, products or services increase as they move through the distribution chain from manufacturer to Regional Distribution who add mark-up on to the retailer who add additional mark-up prior to sale to the consumer/merchant purchaser who pays a considerable amount more than for the item than if purchased directly from manufacturer.

**FIG. 15 Illustrates Individual Internet Purchasing and Distribution Cycle** of the present invention. It shows the home purchaser 11 in a transaction with manufacturers or regional distributor and direct purchasing using the proprietary technology of the present invention, which is in effect group purchasing yet purchasing as an individual and obtaining volume purchasing prices and benefits while doing so. These transactions will provide high quality goods, products or services that are conveniently organized into departments by brand and category such as food products and

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services, housing products and services, apparel products and services, transportation products and services, health care products and services, insurance products and services, entertainment and recreation products and services. While the illustration is not actually showing all of the novel items and means brought forth in this invention on this illustration, it is hereby noted that these items are used separately or together for the real-time interactive purchasing transactions to include volume purchasing, or excess inventory purchasing or excess capacity purchasing of goods, products or services.

**FIG. 16 Illustrates Commercial Purchaser Internet Purchasing and Distribution Cycle of the present invention.** It shows the commercial purchaser 18 in a transaction with manufacturers or regional distributor and direct purchasing using the proprietary technology of the present invention, which is in effect group purchasing yet purchasing as an individual and obtaining volume purchasing prices and benefits while doing so. These transactions will provide high quality goods, products or services that are conveniently organized into departments by brand and category such as food products and services, housing products and services, apparel products and services, transportation products and services, health care products and services, insurance products and services, entertainment and recreation products and services. While the illustration is not actually showing all of the novel items and means brought forth in this invention on this illustration, it is hereby noted that these items are used separately or together for the real-time interactive purchasing transactions to include volume

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purchasing, or excess inventory purchasing or excess capacity purchasing of goods, products or services.

**FIG. 17 Illustrates How Mark-Up is Eliminated and Rebates Added -and shows the cumulative affect of using the online real-time interactive ordering and re-ordering Volume Purchasing Rebate Investing technology of the present invention for purchasing transactions. It further shows the eliminations of most mark-up and obtaining rebates, which would normally be this mark-up, and the placing of said rebates into the purchasers investment account.**

**FIG. 18 Illustrates Over-The-Counter Purchasing and Rebates and shows the cumulative affect of using the real-time interactive over - the - counter Volume Purchasing Rebate Investing technology of the present invention for purchasing transactions. It further shows a purchaser making over-the-counter Volume Purchasing transactions of all types goods, products or services and obtaining rebates which are placed into the purchasers investment account.**

## Purchasing

The Invention encompasses technology that will greatly facilitate the sale of goods and services while providing customers with a means to painlessly fund their Individual Retirement Accounts. The present invention will facilitate the offering of tens of thousands of products from several hundred manufacturers through online stores on the Internet, through [Over-The-Counter Purchase] Over-The-Counter Volume Purchase with local merchants

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and contractors and through Real-time Interactive purchases with merchants and wholesalers around the world. The Invention provides an online shopping experience that incorporates traditional shopping mall and mail order features into an interactive, easy-to-use and compelling online environment. Online technology, and the Internet in particular, is an advantageous medium for the selling of merchandise relative to traditional retail stores and mail-order catalogs. Leveraging online technology and the global reach of the Internet, the online retailing and wholesaling model of the present invention provides virtually unlimited online shelf space and the ability to reach a geographically unlimited customer base, without the costs associated with constructing traditional retail stores and distributing mail-order catalogs. The Invention's strategy is to offer quality merchandise, provide effective customer service, and capitalize on the inherent economies of the online retailing model by allowing the purchaser to purchase excess inventory and excess capacity from merchants and vendors of all types.

The Invention provides for transacting with merchant in online stores over the Internet or by over-the-counter stores in malls or other venues. The Invention's online stores will provide high quality color video camera images and detailed information relating to products or services that are conveniently organized into departments by brand and category such as food products and services, housing products and services, apparel products and services, transportation products and services, health care products

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and services, insurance products and services, entertainment and recreation products and services.

Shoppers can search for, browse and select products throughout the stores and place selected merchandise in virtual shopping carts that facilitates the process of collecting items, subtotaling purchases and reaching the purchase decision. Furthermore, The Invention will establish strategic relationships with manufacturers, which allow most products to be rapidly shipped directly from the manufacturer. Manufacturer direct shipping enables the VPR Organization by way of the Certified Purchasing Planner to assist merchants in avoiding inventory-related risks; limit overhead costs and provides prompt delivery. As part of its marketing strategy, the VPR Organization using the Certified Purchasing Planner will form strategic alliance with local merchants and contractors pursuant to a marketing agreement. In addition, the Certified Purchasing Planner plans to establish strategic alliances with other online companies and begin a targeted advertising campaign to attract additional customers to the its online stores. It is believed that both online and traditional media exposure are critical to maximizing brand recognition and driving traffic to its online stores.

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## PRODUCTS

The present invention's brick and mortar stores or store on the Internet will offer tens of thousands of products from several hundred manufacturers. Products or services range widely in price. Internet products or services will be featured with a high quality color picture and detailed information relating to product or service specifics, service care or purchasing instructions. The present invention's store on the Internet is designed to accommodate the needs of both the browser and the directed shopper. The browser can view an array of products or services by simply clicking on one of the feature departments or service categories. The directed shopper is able to quickly locate a specific product or service by category or brand by using the store's search function or store directory. By clicking on the picture of a product or service, the customer is presented with detailed information relating to product or service specifics, service, care or purchasing instructions.

The present invention seeks to provide a compelling shopping environment that will attract customers and encourage shoppers to purchase. The present invention intends to add sound and video features to its Internet store that will guide shoppers through the store and announce special offers. The present invention also aims to make the shopping experience as simple and convenient as possible. The present invention features a virtual shopping bag function that allows the shopper to accumulate merchandise for purchase while browsing through the store. Items can be added to or subtracted from the shopping cart at any time. As a registered member, the customer is able to retain items in the shopping cart

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indefinitely, even after leaving the store or logging-off. After selecting an item to purchase, the customer is prompted to complete an order. In choosing a payment method when placing an order, customers have the option of securely submitting credit card information online or telephoning or faxing the information to customer service representatives. The present invention also provides the option of payment by check or money order. The present invention sends e-mail notifications that confirm the order and shipment and promote special offers and events.

Worldwide Shopping and Buying can be accomplished whereby the VPR Organization will acquire or affiliate with all types of stores, shops, and other of establishments from around the world. The VPR Organization will use these stores, shops, and establishments as CybershowRooms etc., and ship goods to customers from more centralized warehouses etc.

[The Purchasing Facilitation System (PFS) ] The Volume Purchase Rebate (VPR) Appliance is a powerful modular assembly comprising microprocessor and other devices that greatly increases the efficiency of the purchasing process and includes sub-circuits, relays other devices, sub-systems and components that compress and decompress bandwidth and connects to POTS, and wide bandwidth wireless, DSL, Fiber Optic, Cable, Satellite or any other signal conveying means. The VPR Appliance then allows the transmission and reception of real-time digital, optical, analog or any other type of data, video and audio signals or information to better facilitate

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combines into one device a method and apparatus to remotely monitor, control and manage the environment of buildings and to detect fire, smoke and intrusion; to measure fuel oil, water, natural gas and electricity; to remotely control the operation of furnaces, boilers, heat pumps, air conditioners, lights, appliances and hot water heaters; to prevent foul odors and clogging of plumbing pipes and the flooding of these buildings due to the building of grease, gelatin and other waste in these plumbing pipes to clog.

The VPR Appliance or On-site Computer also includes systems to monitor purchasing peaks and valleys during the year to facilitate the purchasing and selling of excess inventory and capacity.

**[On Line Systems Technology]      Purchasing Agent  
Sub-System;**

Comprises said the VPR Organization and the Certified Purchasing Planner (CPP) who are the purchasers' personal volume purchasing purchasing agent and assists purchasers in obtaining all volume purchasing benefits and in doing so, they use the sophisticated information services delivery and shopper tracking systems by integrating third-party systems. These information systems can be viewed as the integrated systems: (i) a publishing system, (ii) a selling system and (iii) CCTV System (iv) and order processing system, all of which are supported by Relational

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## CyberShowRoom

This segment of the present invention interfaces with the VPR Appliance or On-site Computer and relates generally to closed-circuit television purchasing systems and pertains more particularly to such systems in which a television camera is mounted on a carriage for movement along a rail or track and in which the system is subject to automatic control by a computer or the like.

It is known to provide closed circuit television purchasing systems using either cameras in a fixed location or cameras that are mounted for movement along a track, dome or stand. It is also known, in the case of a system using a fixed-position camera, to provide automatic acquisition of a product object in response to an command signal or the like. Assuming that data has previously been stored in the control system to indicate the required direction of view and appropriate zoom and/or focus condition for the camera to provide an image of the product, the control system can implement an immediate adjustment to the camera direction, zoom condition, etc. so that an image of the product is provided by the camera within a very short time.

However, when the system utilizes a moving camera, such as a camera mounted on a carriage that travels along a rail, the camera may be located at any arbitrary position in its range of movement at the time a command is received. Since the camera location at the time of the command cannot be known in advance, it is not possible to store in advance data defining a particular

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direction and zoom condition of the camera, which will enable the camera to provide an image of the product from the position of the camera at the time of the command.

The present invention also includes methods of simulating the motion of real-time shopping through the use of pan, tilt and zoom cameras, which enhance product presentation through motion etc. In the case of an operator-attended purchasing system, the human operator may attempt to respond to the command signal by operating system controls to reposition the camera carriage and to adjust the camera direction, etc. so that an image of the product is obtained. However, the variety of possible camera positions and directions-of-view may lead to disorientation on the part of the operator. Also, if the system is set up with multiple products for which commands may be actuated, the operator may have difficulty identifying the particular product to which the command pertains. As a result, the human operator's response to the command may be too slow, thus causing the operator to become frustrated.

While it might be proposed to define a predetermined position along the track to which the camera should be moved in response to a command which pertains to a particular product, and then an appropriate direction of view and zoom condition data could also be stored for providing an image of the product from that predetermined position, such an approach carries the disadvantage that a significant amount of time may be required to move the carriage to the predetermined position from the position of the carriage at the time the command is received. Even if automatic

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camera direction and zoom adjustments are performed before or during carriage movement so that the camera will be in an appropriate orientation and zoom condition to provide the image of the product as soon as the predetermined carriage position is reached, still product acquisition cannot take place during the time the carriage is in motion, and product acquisition thus may be substantially delayed.

The present invention also includes means and methods whereby shoppers/buyers virtually shop at regional as well as international establishments without leaving the comfort of their homes and businesses. However, purchased products are pre-positioned at strategic locations to speed up delivery to the purchaser etc.

### CyberShowCase

This segment of the present invention interfaces with the VPR Appliance or On-site Computer and relates to a new and improved merchant's CyberShowCase which has for its principal purpose to provide a moving and adjustable CCTV system for motorized revolving platform and hanger systems on which the product to be pictured rests and also for a multi-colored backdrop system which is positioned behind the product in the line of sight of the camera. The multi-colored backdrop is preferably illuminated from behind with rear view projection or from the front with either a white light or a light having appropriate color filter. The projected or multi-colored backdrop provides a wide variety of scenes as background for the product being photographed.

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The present invention encompasses means and methods of giving the presented product motion through the use of pan-tilt-zoom cameras and moving platforms and racks located in the CyberShowCase. Not only do these devices provide motion, but they also present multiple viewing angles to make product presentation more appealing.

The CyberShowCase may be used either as a stationary or mobile showcase. Accordingly, it is a principal product of the present invention to provide an equipment bay on wheels, which contains the equipment and systems to facilitate CCTV production.

Another feature of the present invention is the fact it is readily transportable, easily adjustable in many different positions and adaptable to a wide variety of conditions to photography products.

### **CyberSalesperson**

The present invention encompasses means and methods of simulating the shopper actually being in the showroom with the CyberSalesPerson showing the product. The Buyers Sub-System includes a product opening/unsealing station with a ordering sub-system with a barcode type reader, and a RF type reader, a camera system with microphone and video display monitor interfaced with the VPR Appliance or On-site Computer that communicates by wireless, online or otherwise with the Seller Sub-System (which includes various cameras such as; a finger bracket camera, eyeglass, cap, beeper etc. covert cameras and various other camera systems

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which are mounted on tripods or any other type stand or mount).

The CyberSalesPerson is also equipped with a R/T capable Headset that has a microphone, earphones and mini-radio unit w/ antenna.

The CyberSalesPerson is equipped with the means to effectively communicate (audio and video) online real-time with the shopper (retail customer) or buyer (wholesale customer) being serviced. These systems interface with the VPR Appliance or On-site Computer or the CyberShowcase or CyberShowroom.

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Claims 1-24 (canceled), Please Insert the Following Claims  
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- (a) at least one or more purchasing cards, one or more card readers, and one or more financial institutions ;
- (b) at least one sensor, each said at least one sensor comprising one or more product information detection or collection means;
- (c) at least one opening or unsealing sub-system comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means;
- (d) at least one remote ordering sub-system, each said at least one remote ordering sub-system comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader

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means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors ( including video display means;

(e) communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering sub-system, communicates with the VPR Appliance or On-site Computer;

(f) at least one VPR Appliance or On-site Computer comprising one or more computer/server means, one or more recording systems modules, one or more alarm modules, one or more metering modules, one or more microprocessors, one or more universal barcode ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor bus, one or more computer/server bus, one or more control/relay bus, one or more power bus, one or more aux. batteries;

(g) at least one or more purchasing agent ordering sub-systems;

(h) at least one or more communication means by which said at least one buyer VPR Appliance or On-site Computer communicates with one or more seller VPR appliances;

(i) at least one or more seller VPR appliances [modules] or On-site Computers in communication with said at least one remote ordering sub-systems, said one or more seller sub-systems comprising one or more cameras, said one or more seller sub-systems receiving signals for the purchase or volume purchase of goods or services, said

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signals being received from said at least one remote ordering sub-system;

(j) at least one or more VPR hub computers comprising at least one or more database modules or at least one or more relational database modules or at least one or more look-up modules;

(k) said at least one or more seller VPR appliances [modules] comprising or being in communication with at least one or more remote product demonstration sub-systems or one or more seller's sub-systems, or one or more seller showroom, or one or more seller tradeshow booths;

(l) said at least one remote product demonstration sub-systems comprising merchandise display sub-systems which allows real-time interactive viewing of physical merchandise or information, said system enabling at least one shopper to use said at least one remote ordering sub-system to communicate with said at least one remote product demonstration sub-systems via said at least one seller VPR appliances [module], or enabling said at least one shopper using a computer or buyer VPR appliances to communicate by way of the seller VPR appliances to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller VPR appliances to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the

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motorized revolving hanger rack or being located upon said motorized revolving platform;

(m) or wherein said at least one shopper can also enhance his or her view of said ( physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

26. A system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-systems for Real-Time Interactive ordering or reordering while online volume purchasing or online excess inventory purchasing or online excess capacity purchasing system for a plurality of purchasers purchasing as one entity but individually to enter into transactions with merchants for goods, products or services, or obtain rebates into savings or investment accounts, said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate investing system comprising:

(a) a purchasing card means for identifying a purchaser who participates in a transaction with a merchant agreeing to a online volume purchasing or online excess inventory purchasing or online excess capacity purchasing involving goods, products or services of said merchant, said purchasing card means having identification

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information about said online purchaser, or said purchaser having a retirement account wherein said retirement account comprises at least one financial investment instrument, said retirement account comprises at least one IRA account;

- (b) the step of using a credit, debit or smart card to identify said online purchaser and using an input device for inputting said purchasing card transactional or identification information wherein said purchasing card means comprises a credit card, debit card or smart card;
- (c) a computer, monitoring, metering, control or data storage memory device for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;
- (d) software programs for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;
- (e) computer data processing means for utilizing said software programs, said computer data processing means being in communication with said computer, monitoring, metering, control or data storage memory device for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

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(f) financial institutional means for transacting financial operations of said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

(g) a online purchaser's credit or debit account having monetary funds;

(h) a means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said merchants account to pay for transacted goods, products or services wherein said means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account of said purchaser comprises an electronic transfer means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account of said purchaser;

(i) a means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account; or

(j) a means for publishing said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate amount to said online purchaser's credit or debit account management means wherein said purchaser's credit or debit account management means distributes monetary funds to at least one account maintained for the retirement benefit of said purchaser.

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27. The system of claim 25, wherein the at least one or more financial institution comprises: one or more system credit unions; one or more seller banks, one or more purchaser account financial institutions.
28. The system of claim 25, wherein the at least one sensor, each said at least one sensor comprising at least one or more product information detection or collection means.
29. The system of claim 25, wherein the at least one opening or unsealing module comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means.
30. The system of claim 25, wherein the at least one remote ordering sub-system, each said at least one remote ordering sub-system comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors (including video display means).
31. The system of claim 25, wherein the communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering sub-system, communicates with the VPR Appliance or On-site Computer.

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32. The system of claim 25, wherein the VPR Appliance or On-site Computer comprising at least one or more computer/server means, at least one or more recording systems modules, at least one or more alarm modules, at least one or more metering modules, at least one or more microprocessors, at least one or more universal bar-code ROM microprocessor systems modules, at least one or more control/relay modules, at least one or more microprocessor bus, at least one or more computer/server bus, at least one or more control/relay bus, at least one or more power bus, at least one or more aux. batteries.

33. The system of claim 25, wherein the at least one purchasing agent ordering sub-system comprises at least one or more means for arranging volume purchasing transactions by said companies, at least one or more VPR hub computers, at least one or more means for arranging volume purchasing transactions by agents known as a certified purchasing planners (CPP) or at least one or more CPP computers.

34. The system of claim 25, wherein the communication means by which said at least one buyer VPR Appliance or On-site Computer communicates with one or more seller VPR appliances or On-site Computers.

35. The system of claim 25, wherein the at least one or more seller VPR appliances or On-site Computers [modules] in communication with said at least one remote ordering sub-systems, said at least one or more seller modules comprising at least one or more cameras,

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said at least one or more seller modules receiving signals for the purchase or volume purchase of goods or services, said signals being received from said at least one remote ordering sub-system.

36. The system of claim 25, wherein the at least one or more seller VPR appliances or On-site Computers [modules] is in communication with at least one or more remote product demonstration modules or at least one or more seller's sub-systems, or at least one or more seller showroom, or at least one or more seller tradeshow booths.

37. The system of claim 25, wherein the at least one or more VPR hub computers comprising at least one or more database modules or at least one or more relational database modules or at least one or more look-up modules, said modules further comprise: at least one or more organization modules, at least one or more membership modules, at least one or more broker modules, at least one or more merchant modules, at least one or more meter consumption modules (goods and products), at least one or more monitoring alarm modules (services); at least one or more control modules, at least one or more purchasing modules, at least one or more volume purchasing modules, at least one or more excess inventory purchasing modules, at least one or more excess capacity purchasing modules, at least one or more rebates modules, at least one or more savings account modules, at least one or more investing account modules.

38. The system of claim 25, wherein the at least one remote product demonstration module comprising merchandise display

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system which allows real-time interactive viewing of physical merchandise or information, said system enabling at least one shopper to use said at least one remote ordering sub-system to communicate with said at least one remote product demonstration module via said at least one seller VPR appliances or On-site Computers [module], or enabling said at least one shopper using a computer or buyer VPR appliances or On-site Computers to communicate by way of the seller VPR appliances or On-site Computers to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller VPR appliances or On-site Computers to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized revolving hanger rack or being located upon said motorized revolving platform.

39. The system of claim 25, wherein said at least one shopper can also enhance his or her view of said ( physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

40. The system of claim 25, wherein the one or more cameras comprised by the at least one or more seller modules comprise at least one of a finger bracket camera, a cap camera, a covert camera, or a camera mounted on a tripod.

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41. The system of claim 25, wherein said at least one remote ordering sub-system communicates with said at least one or more seller modules by means of at least one of a direct wire, infrared signal transmission, radio frequency signal transmission, optical signal transmission, or laser signal transmission.

42. The system of claim 25, wherein said at least one remote ordering sub-system is located in a buyer's home.

43. A system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system for real-time interactive online viewing of goods, products or services, while purchasing or volume purchasing said goods, products or services or obtaining or investing rebates, the system comprising:

- a. at least one real-time interactive showroom comprising interactive online video or audio capturing, processing, or recording means, merchandise displaying means, camera mounting or traversing means, communication means, purchasing facilitation means;
- b. at least one merchandise display case whereon merchandise or other objects are placed for real-time interactive online viewing of said merchandise or other objects;

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- c. wherein said at least one interactive tradeshow booth further comprises cameras, means for dial-up real-time interactive viewing;
- d. means for lighting said merchandise display case, means for changing a scene presented to remote viewers of said merchandise;
- e. or means for enabling a remote buyer to interactively move said merchandise or other objects placed on said at least one display case, thereby enabling said remote buyer to vary or improve his or her view of said merchandise or other objects.

44. The system of claim 43, wherein said at least one interactive showroom comprises a CCTV purchasing system, the CCTV purchasing system including means for enabling cameras mounted on a track, in a dome, or on a stand to pan, tilt, or zoom, signals from the cameras being processed or digitally recorded in the purchasing or volume purchasing facilitation means, or transmitted to remote viewers, thereby allowing real time interactive online viewing of the at least one real-time interactive showroom.

45. The system of claim 43, wherein said at least one merchandise display case whereon merchandise or other objects are placed for real-time interactive online viewing of said merchandise or other objects comprises track mounted pan, tilt, zoom cameras or lights.

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46. The system of claim 43, wherein said at least one interactive tradeshow booth further comprises track mounted pan, tilt, zoom cameras, dome cameras, glass counters or show cases, system transmit or receive means, or at least one VPR appliance for control purposes or for dial-up real-time interactive viewing purposes.

47. The system of claim 43, wherein said means for lighting said merchandise display case, means for changing a scene presented to remote viewers of said merchandise comprises track lights, multi-colored backlights, white back-drop, rear view projection system.

48. The system of claim 43, wherein said means for enabling a remote buyer to interactively move said merchandise or other objects placed on said at least one display case, thereby enabling said remote buyer to vary or improve his or her view of said merchandise or other objects comprises motorized rotating product hanger racks or motorized rotating product platforms.

49. The method of operating the system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing goods, products or services or obtaining or investing

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rebates while real-time interactive online direct ordering or re-ordering by a plurality of purchasers who are in fact group purchasing yet purchasing individually from merchants for said goods, products or services, the said method comprising:

- (a) inputting at least one or more purchasing cards, into at least one or more card readers;
- (b) operating at least one opening or unsealing sub-system comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means;
- (c) operating at least one remote ordering sub-system, each said at least one remote ordering sub-system comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors (including video display means;
- (d) operating the communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering sub-system, communicates with a VPR appliance or On-site Computer;
- (e) operating at least one VPR appliance or On-site Computers comprising one or more computer/server means, one or more recording systems modules, one or more monitoring modules, one or more metering modules, one or more microprocessors, one or

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(e) includes the step of debiting an account of said online purchaser for an amount equal to at least said online volume purchasing or excess inventory purchasing or excess capacity purchasing rebate amount and investing rebates from a online purchaser's credit or debit account having monetary funds to a retirement account of said over-the-counter purchaser comprises electronically transferring said monetary funds to said retirement account comprising at least one financial instrument, being at least one IRA account.

51. The method of operating the system described in claim 49, wherein processing said purchasing cards at least one financial institution comprises:

- a. processing VPR Smart Cards or VPR Debit Cards or VPR Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the VPR System Credit Union;
- b. processing VPR Smart Cards or VPR Debit Cards or VPR Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the Sellers Banks;
- c. processing VPR Smart Cards or VPR Debit Cards or VPR Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the any other Financial Institution.

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52. The method of operating the system described in claim 49, wherein operating at least one sensor, will provide means for product information detection or collection .
53. The method of operating the system described in claim 49, wherein operating one opening or unsealing module will comprise data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means for the system.
54. The method of operating the system described in claim 49, wherein the remote ordering sub-system system is a remote ordering VPR module system or operating one said remote ordering VPR module system, will comprise the steps of operating at least one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services.
55. The method of operating the system described in claim 49, wherein the means of communicating goods, product or services information will comprise the steps of operating at least one sensor, at least one opening or unsealing means, at least one remote ordering sub-system, which will communicate with the said VPR Appliance or On-site Computer.
56. The method of operating the system described in claim 49, wherein the steps of operating the VPR Appliance or On-site Computer will comprise the steps of operating at least one or more computer/server means, one or more recording systems modules,

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one or more VPR monitoring modules, one or more metering modules, one or more microprocessors, one or more universal barcode ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor bus, one or more computer/server bus, one or more control/relay bus, one or more power bus, one or more aux. batteries.

57. The method of operating the system described in claim 49, wherein said at least one buyer VPR Appliance or On-site Computer communicates with one or more seller VPR appliances or On-site Computers.

58. The method of operating the system described in claim 49, wherein to effect the VPR transactions of the present invention the members of the purchasing agent sub-system communicate with at least one buyer VPR Appliance or On-site Computer or at least one or more seller VPR appliances or On-site Computers, with at least one or more companies, at least one or more VPR hub computers, or at least one or more agent known as a certified purchasing planners (CPP), with at least one or more CPP computers.

59. The method of operating the system described in claim 49, wherein to automatically replenish the stock of goods or products, at least one or more seller VPR appliances or On-site Computers [modules] must be in communication with said at least one remote ordering sub-systems, said one or more seller modules receiving signals for the purchase or volume purchase of goods or services,

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SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system for a plurality of purchasers purchasing as one entity but individually to enter into transactions with merchants for goods, products or services, or obtain rebates into savings or investment accounts, said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate investing system comprising:

- (a) a purchasing card means for identifying a purchaser who participates in a transaction with a merchant agreeing to a over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing
- (b) involving goods, products or services of said merchant, said purchasing card means having identification information about said over-the-counter purchaser, or said purchaser having a retirement account wherein said retirement account comprises at least one financial investment instrument, said retirement account comprises at least one IRA account;
- (b) the step of using a credit, debit or smart card to identify said over-the-counter purchaser and using an input device for inputting said purchasing card transactional or identification information wherein said purchasing card means comprises a credit card, debit card or smart card;

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- (c) a computer, monitoring, metering, control or data storage memory device for facilitating said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;
- (d) software programs for facilitating said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;
- (e) computer data processing means for utilizing said software programs, said computer data processing means being in communication with said computer, monitoring, metering, control or data storage memory device for facilitating said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;
- (f) financial institutional means for transacting financial operations of said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;
- (g) a over-the-counter purchaser's credit or debit account having monetary funds;
- (h) a means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said merchants account to pay for transacted goods, products or services wherein said means for transferring a portion of said monetary

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funds from said over-the-counter purchaser's credit or debit account to said retirement account of said purchaser comprises an electronic transfer means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said retirement account of said purchaser;

(i) a means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said retirement account; or

(j) a means for publishing said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate amount to said over-the-counter purchaser's credit or debit account management means wherein said purchaser's credit or debit account management means distributes monetary funds to at least one account maintained for the retirement benefit of said purchaser.

69. A method of operating A Real-Time Interactive over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate investing system comprising a novel Volume Purchase Rebate Business Method, Volume Purchase Rebate Appliance sub-system , Volume Purchase Rebate Online-Interactive Showroom sub-system, Volume Purchase Rebate Online-Interactive Showcase sub-system, Volume Purchase Rebate Online-Interactive SalesPerson sub-system and Online-Interactive Ordering or Online-Interactive Re-Ordering sub-system for promoting a purchaser to enter into a transaction with a

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(e) includes the step of debiting an account of said over-the-counter purchaser for an amount equal to at least said over-the-counter volume purchasing or excess inventory purchasing or excess capacity purchasing rebate amount and investing rebates from a over-the-counter purchaser's credit or debit account having monetary funds to a retirement account of said over-the-counter purchaser comprises electronically transferring said monetary funds to said retirement account comprising at least one financial instrument, being at least one IRA account.